

**Table I.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.1%	14.5%	15.6%	26.7%	39.7%	60.2%	18.6%	50.5%
Industry group **								
Agric., fish., forest.	31.7%	--	--	--	34.4% *	27.1% *	41.2% *	28.5% *
Mining and manufacturing	47.8%	3.4% *	22.0%	29.5%	47.2%	60.6%	18.4%	52.5%
Construction	27.5%	2.8% *	19.4% *	19.0%	36.8%	61.8%	15.8%	37.5%
Utilities and transp.	58.0%	--	14.9% *	35.3%	41.5%	74.7%	28.9%	63.5%
Wholesale trade	41.5%	23.0% *	15.0% *	29.3%	47.4%	62.1%	20.3%	51.4%
Fin. svcs. and real estate	54.3%	13.8% *	14.7% *	37.2%	39.2%	66.8%	18.0%	59.0%
Retail trade	36.4%	4.1% *	14.2% *	17.7%	31.6%	51.2%	10.9%	42.4%
Professional services	48.6%	16.0%	12.0%	30.2%	46.5%	63.8%	19.7%	55.4%
Other services	33.0%	15.3% *	15.5%	26.5%	22.1%	46.3%	19.9%	36.5%
Ownership								
For profit, incorporated	45.3%	15.4%	15.6%	24.5%	39.3%	61.7%	17.8%	52.1%
For profit, unincorporated	32.6%	13.1%	13.1% *	29.6%	30.9%	47.5%	19.9%	37.4%
Nonprofit	50.7%	11.3% *	21.9%	36.5%	48.7%	60.8%	22.2%	54.3%
Age of firm								
Less than 5 years	20.7%	11.4% *	14.2% *	20.5% *	23.2% *	76.7%	17.5%	24.0%
5-9 years	25.2%	8.8% *	6.1% *	24.7%	33.4%	56.9%	12.9%	34.6%
10-19 years	25.9%	19.5%	15.9%	21.1%	29.5%	38.5%	18.4%	31.0%
20 or more years	49.2%	14.1%	17.7%	29.2%	43.2%	61.2%	20.0%	53.9%
Multi/single status								
2 or more locations	53.7%	13.6% *	16.7%	30.4%	41.6%	60.3%	23.2%	54.9%
1 location only	26.0%	14.5%	15.5%	25.4%	36.9%	52.1%	17.9%	34.2%
Percent full-time employees								
Less than 25%	22.2%	--	18.0% *	13.0% *	11.5%	35.5%	14.7% *	24.1%
25-49 %	44.4%	15.4% *	21.3% *	28.2%	32.8%	59.2%	22.1%	48.4%
50-74 %	34.2%	14.8% *	13.9% *	20.5%	33.5%	48.0%	16.1%	39.3%
75% or more	45.8%	14.5%	15.6%	27.6%	41.6%	62.0%	18.8%	52.4%
Union presence								
No union employees	41.4%	14.4%	15.0%	26.3%	38.7%	59.2%	18.2%	48.1%
Has union employees	61.0%	--	35.5% *	42.6%	53.9%	63.1%	33.9%	61.9%
Percent low-wage employees								
50% or more low-wage	33.2%	14.7% *	9.2% *	19.0%	23.5%	41.5%	13.6%	35.3%
Less than 50% low-wage	45.9%	14.5%	16.0%	27.5%	42.2%	64.2%	18.9%	53.3%
Percent women employees								
Less than 25%	42.1%	13.2%	17.9%	24.5%	37.0%	69.4%	17.7%	51.2%
25-49 %	48.5%	16.5% *	19.3%	26.1%	42.0%	65.0%	20.1%	54.6%
50-74 %	46.8%	15.9%	11.9%	38.2%	38.8%	57.0%	23.8%	50.7%
75% or more	37.8%	12.6%	10.7%	21.6%	41.5%	48.5%	13.6%	43.8%
Percent age 50 or older employees								
Less than 25%	37.7%	13.2%	13.5%	19.4%	34.7%	59.7%	15.2%	45.8%
25-49 %	51.9%	18.6% *	17.5%	33.9%	45.2%	62.5%	24.2%	55.8%
50-74 %	36.7%	14.6%	19.8%	34.6%	36.0%	47.7%	20.8%	41.7%
75% or more	26.6%	11.1% *	13.8% *	30.2%	34.8% *	49.0%	14.3%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.03%	2.13%	1.75%	1.50%	1.73%	1.61%	1.14%	1.20%
Industry group **								
Agric., fish., forest.	8.34%	--	--	--	14.20% *	13.37% *	15.06% *	9.45% *
Mining and manufacturing	2.40%	2.19% *	6.50%	3.86%	4.56%	4.15%	3.32%	2.74%
Construction	2.92%	1.74% *	5.89% *	3.71%	7.27%	9.06%	2.93%	4.79%
Utilities and transp.	4.08%	--	10.45% *	8.44%	8.41%	4.29%	7.92%	4.25%
Wholesale trade	2.86%	8.80% *	5.94% *	5.03%	5.47%	4.54%	4.17%	3.24%
Fin. svcs. and real estate	2.67%	4.64% *	5.32% *	5.74%	5.56%	3.15%	3.25%	2.95%
Retail trade	2.55%	2.49% *	5.57% *	3.53%	5.79%	4.30%	2.66%	3.06%
Professional services	2.15%	3.34%	2.29%	2.82%	3.08%	2.95%	1.85%	2.35%
Other services	2.94%	4.97% *	4.10%	4.62%	3.90%	5.16%	3.45%	3.52%
Ownership								
For profit, incorporated	1.30%	2.76%	2.04%	1.64%	2.24%	1.91%	1.26%	1.50%
For profit, unincorporated	1.89%	3.59%	4.05% *	4.09%	3.81%	3.60%	3.08%	2.27%
Nonprofit	2.32%	6.66% *	6.26%	5.12%	3.93%	3.42%	3.71%	2.52%
Age of firm								
Less than 5 years	3.98%	4.14% *	5.90% *	6.92% *	8.97% *	14.24%	4.71%	6.32%
5-9 years	2.72%	3.58% *	3.05% *	4.33%	6.08%	9.51%	2.50%	4.19%
10-19 years	2.17%	5.37%	3.82%	2.99%	4.92%	6.71%	2.52%	3.24%
20 or more years	1.17%	2.74%	2.39%	1.88%	1.96%	1.63%	1.43%	1.28%
Multi/single status								
2 or more locations	1.31%	10.29% *	4.39%	2.77%	1.95%	1.63%	3.11%	1.34%
1 location only	1.23%	2.16%	1.89%	1.78%	3.06%	8.18%	1.22%	2.12%
Percent full-time employees								
Less than 25%	2.70%	--	10.75% *	5.59% *	3.34%	4.70%	5.48% *	3.13%
25-49 %	3.09%	7.24% *	12.61% *	5.31%	4.59%	4.51%	5.28%	3.45%
50-74 %	2.44%	5.23% *	4.35% *	4.00%	5.53%	3.76%	2.91%	2.92%
75% or more	1.18%	2.44%	1.94%	1.69%	1.99%	1.82%	1.28%	1.36%
Union presence								
No union employees	1.14%	2.14%	1.74%	1.52%	1.79%	1.91%	1.15%	1.34%
Has union employees	2.69%	--	12.54% *	7.81%	6.49%	3.06%	7.78%	2.77%
Percent low-wage employees								
50% or more low-wage	2.21%	8.89% *	4.22% *	3.80%	3.24%	3.35%	3.29%	2.41%
Less than 50% low-wage	1.13%	2.18%	1.84%	1.61%	1.96%	1.72%	1.20%	1.31%
Percent women employees								
Less than 25%	2.59%	2.92%	3.00%	2.32%	3.40%	3.51%	1.66%	3.04%
25-49 %	1.88%	6.10% *	4.84%	3.66%	3.79%	2.80%	3.19%	2.16%
50-74 %	1.77%	4.36%	3.13%	3.37%	3.11%	2.58%	2.64%	1.97%
75% or more	1.69%	3.06%	2.42%	2.80%	3.53%	2.95%	1.71%	2.06%
Percent age 50 or older employees								
Less than 25%	1.55%	2.79%	2.40%	1.77%	2.75%	2.53%	1.40%	1.91%
25-49 %	1.60%	6.02% *	3.31%	2.92%	2.54%	2.22%	2.55%	1.73%
50-74 %	2.17%	4.33%	4.83%	4.16%	4.36%	4.53%	2.78%	2.79%
75% or more	4.01%	3.62% *	5.89% *	7.90%	13.23% *	9.01%	3.28%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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